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(57) **ABSTRACT**

A system and method are described for a COIN-based payment event data management system. The COIN can provide a consolidated source of accounting for all parties to a transaction by providing for multi-directional translation, resolution, accounting and other functions. A COIN server can interface with buyers and sellers, requesters and debtors, and other parties. The COIN server can communicate with different API's of various parties. Functionality can include means of analyzing payment and transaction behavior.

8 Claims, 27 Drawing Sheets

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